



**Please join us for a summer installment of
State Treasurer Tim Cahill's 2008 Brown Bag Lunch Series**

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Establishing Healthy Credit

By: Robert Currier
Certified Credit Counselor

Date: Thursday, August 21, 2008

Time: 12—1 PM

Location: The State House - Boston
Room 437 on the 4th Floor

Learn the truth about consumer credit in America and how it pertains to you!

- What is a credit report? Why is it important?
- What is a FICO score and how does it affect your credit?
- How can you improve your credit?
- How can credit counseling and debt management programs help?

This seminar will explore the fundamental principals of maintaining excellent credit, how your credit is measured, and what these measurements mean to you. We'll provide tips on the signs of pending financial problems, give advice on rebuilding your credit, and teach you the three C's of credit.

**Space is limited so registration is required.
To RSVP, please register at:
[Http://www.mass.gov/treasury/brownbag](http://www.mass.gov/treasury/brownbag)**